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Lloyd Hara

King County Assessor

Cashuur Dhaafka Guryaha iyo Barnaamijka Dib-u-dhigga

Ee Muwaadiniinta Da'da ah iyo Dadka Naafada ah

Dib-u-eegista Barnaamijka

Haddaad tahay muwaadin da' ah ama qof naafo ah, Gobolka Washington wuxuu leeyahay laba barnaamij oo kaa caawin kara bixinta cashuurta gurigaaga iyo/ama qiimayn gaar ah. Daabacaaddani waxay ka waramasayaa guudmar cashuur dhaaf guryaha iyo barnaamijyada dib-u-dhigga.

- ❖ **Barnaamijka Cashuur Dhaafka Guryaha** – Barnaamijka cashuur dhaafku wuxuu siiyaa cashuur guryo-ka-dhimis dadka waawayn ee mutaystay iyo dadka naafada ah ee Gobolka Washington.
- ❖ **Barnaamijka Dib-u-dhigista Cashuurta Guryaha** – Barnaamijka dib-u-dhigistu wuxuu u oggolaadaa Gobolka Washington inay kaa bixiso cashuurtaada isagoo gurigaaga damaanad loo dhigi-doono. Marka aanad mutaysanaynin barnaamijka mar dambe, cashuurta guryaha ee gobolku bixiyo isagoo kaa wakiila waxay u baahan doontaa in dib loo bixiyo iyadoo **5%** dulsaar ah leh.

Shuruudaha Mutaysiga

Da' iyo Naafonimo

Waa inaad ugu yaraan noqontaa 61 jir ama kawayn ama naafo (**aan awoodin shaqo sababtoo ah naafnimo ama aad tahay qof dagaal ka qeybgalay, oo howlgudashadaa dhibaato ka soo gaadhay**), taariikhda Diisambar 31 ama ka hor ee sannadka ka horreeya sannadka aad arjiga u soo qoratay gargaarka. Codsigaaga waa inuu kujiraad caddayn da'daada ama naafonimadaada ah.

Mulkiyad

Waa inaad leedahay ama deggen tahay guriga gabi ahaan aad cashuur dhaafka u doonayso (mulkiilaha lacagta la baxsho), hantida inta qofku nool yahay leeyahay, (oy kujirto heshiis kira ah oo soconaya inta aad nooshahay), ama kontaraag kala iibsiya.

Guri ay wada leeyihiin laba isqaba, rafiqyo guriga kuwada diiwaan gashan ama wada kiraysteyaal waxa loo qaadanayaa inuu leeyahay lammaane, rafiq hooyeed, ama wada kiraysteyaal kasta. Kaliya hal qof waa inuu buuxiyaa shuruudda da'da ama naafonimada. La kirayste waa qof la deggen dacwoodaha waxaanu leeyahay ahmiyad lahaansho deggenaanshaha. Maclumaadka dakhliga ee wada kiraysteyaasha waa in la soo sheegaa.

Degid

Gurigu waa inuu yahay meesha aad deggen tahay ee koowaad wakhtiga codsigaagu taagan yahay. Waa inaad degtey guriga in kabaden **lix bilood** sannadkii.

Kiro: Deggenaanshahaagu waa inuu mutaystaa xiitaa haddii aad si kumeelgaadh ah ugu jirto cusbitaal, guri xannaanayn, guriga la jiifsado lagana cunteeyo ama guriga qoyska dadka waawayn ah. Waa inaad codsatay kahor Aadista guriga xannaanada ama guriga cuntada iyo jiifka leh. Waxa dhici karta inaad cid ka kirayso muddada aad joogto meelahan sare ku xusan haddii dakhliga kirada lagu bixiyo kharashga xarunta.

Guryaha Dalxiiska: Guryaha loo isticmaalo guryaha fasaxa tagista (dalxiiska) ma mutaysan-doonaan barnaamijka cashuur dhaafka.

Dakhliga Qoyska

Dakhliga naqdiga sannadlaha qoyskaagu (kan waxa lagu qeexaa dakhliga soo hadhay isagoo kasoo horjeeda dakhliga la isku hagaajiyey) waxa dhici karta inaanu ka badnaan **\$35,000** si aad ugu qalanto kadhaafista. Haddii dakhliga qoku ka yaryhay **\$40,000**, waxaad u qalmi kartaa barnaamijka dib-u-dhigga ee qofka da'da ah.

Dakhliga qoyska waxa kujira dakhliga naqdiga ah ee adiga, lammaanahaaga, la kiraystahaaga. La kirayste waa qof ku nool gurigaaga oo ku leh ahmiyad lahaanto gurigaaga.

Xisaabinta Dakhliga u Dambeeya

Dakhliga u badan ee sannadkii ee aad heli karto una qalmi karto cashuur dhaaf waa **\$35,000**. Dakhliga naqdiga ee aad hesho muddada sannadka codsigu wuxuu go'aamiyaa mutaysigaaga – Haddaad buuxinayso codsiga 2010 ood codsanayso ka dhaafis cashuurgaada 2011. Waa inaad isticmaashaa dakhligaaga si aad ugu qalanto.

Tusaaleyaal Guud ee Dakhliga Naqdiga

- Faa'idooyinka Sooshiyal Sikiyuuriti iyo Hawlgabka shaqada tareynka.
- Lacagta aad ka hesho militariga oo aanay ku jirrin qof gaar kuu caawiya, iyo lacagta daawada.
- Faa'idooyinka dagaal ka qeybalaha, aan ahayn dayreelka qof ku caawiya, iyo lacagta lagugu siiyo daryeelka caafimaadka. Laga bilaabo sannadka cashuur geddigaa 2009, waxaad xisaabta ka saari-kartaa wixii lacag lagugu siiyo awood-darro,haddii aad tahay dagaal ka qeybgale, iyo lacagta cemiska iyo ku tiirsanaanta * Cashuur geddigaa 2008 wuxuu u baahan yahay 100% adeeg ku xidhan naafonimo dakhliga naafadana waa lagu darayaa.
- Risiidhada Lacagta Hawlgabka: Oo ay ku jirraan lacagta saamiyada hawlgabka, xisaabta hawlgabka qofka, qorshaha Keogh.
- Meel kirra, ama bayac-mushtara: Qiima-dhaca lama xisaabin-doono waxana dhici karta inaanad ka jarin khasaaraha ganacsi ama kiro ama aad u isticmaasho khasaarahan inaad ka jarto dakhli kale.
- Risiidhada dulsaarka iyo macaashka saamiyada

Ogow: lacagta la siiyo dadka naafada ah ee soo dagaalmay, ee VA, iyo lacagta guri-kala-iibsashada loo yaqaan reverse mortgage w (waxay saamayn-kartaa barnaamijka dib-u-dhigista) lagu isticmaali maayo in lagu xisaabayso heerkaga dakhliga u qalmidda, laakiin waxa lagaaga baahan doonaa inaad keento caddaymo muujinaya xaddiga guud ee aad heshay ama la baxday sannadka si loo caddeeyo meesha kharashka noloshaada.

Miyya la iga rabbaa inaan soo dirro arji cusub sanadkasta?

Barnaamijka **Dib-u-dhigista ee Muwaadinka Da'da ah**, waa inaad codsataa sannad kasta.

Barnaamijka **Dib-u-dhigista Muwaadinka Da'da ah**, waa inaad cusboonaysiisaa cashuur dhaafistaada lixdii sanaba ilaa uu jiro isbeddel xaaladdaada ama dakhligaaga. (Guur, furriin, geeri lammaane).

Codsigyada dib-u-cusboonaysiinta waxa loo diri barnaamij kasta wakhtiga dib-u-cusboonaysiinta.

Maxaan sameeyaa haddii dakhligaygu isbeddelo?

Haddii dakhligaagu isbeddelo, fadlan la xidhiidh Xafiiska Qiimaynta Cashuurga ee Degmada King **206-296-3920** waxaanhanu kaa kaalmayn doonaa buuxinta Warbixinta Isbeddelka Xaaladda.

Isbeddelada Guud ee Xaaladda

- Geerida codsadaha mutaystay
- Isbeddel dakhli
- libinta ama wareejinta guriga
- U guurista guri la dego oo kale
- Isbeddel xaaladda naafonimo
- Isbeddelka qaybinta ama nashqadda isticmaalka dhulka haddii deggenehaaga dhabta ahi uu kujiro in kabadan hal akar oo dhul ah.

Haddii dakhligaagu kordho oo ka sare maro **\$35,000**, waa inaad ogaysiisaa Waaxda Qiimaynta sidaa darteed waxaan baajin karnaa cashuur dhaafkaaga hal sano.

Waanu soo celin doonaa cashuur dhaafkaagii haddii dakhligaagu ka hooseeyo **\$35,000** sannadka xiga.

Shuruucda iyo Xukunada

Xeerka Washington ee Dib-loogu-noqday (RCW)

Cutub 84.36 379-389 – Cashuur dhaafka (Cashuurta Guryaha)

Cutubka Xeerka Maamulka Washington (WAC)

458-16A-100 ilaa 150 – Cashuur Dhaafka, Guriga Muwaadinka Da'da ah/Qofka Naafada ah

Cashuurta Guriga iyo cashuurta Mutaysatay Cashuur Dhaaf

Qiimaha gurigaaga waxa “dhigay mid aan isbedeleyn” **Iaga bilaabo Jeeniweri 1, 1995** ama **Jeeniwer 1** ee sannadkii koowaad ee codsiga.

Tusaale: Haddaad buuxisey u qalmidda cashuur dhaaf sannad codsiyedka 2010, qiimaha la qiimeeyey ee gurigaagu wuxuu ku nagaan doonaa heerka 2010, ilaa uu jiro isbeddel xaaladdaada ama dhisme cusub.

Xafiiska Qiimaynta Kirada Degmada King county wuxuu sii wadi doonaa inuu sugga qiimaha gurigaaga ka taaganyahay suuqa, laakiin kaliya cashuurta waxa laguugu dhufan qiimaha aan isbedeleyn – ilaa qiimaha suuqu ka hoos maro qiimihii hore loo hadiday. Si kale aan u dhigee, waxa markasta lagugu cashuuri qiime hoose.

Haddii dakhli sannadeedka sannadka codsigu yahay **\$35,000 ama kayar**, gurigaagu wuxuu noqon doonaa mid laga dhaafso laga soo bilaabo dheeraadada iyo cashuuraha gaarka oo dhan. Cashuuraha dheeraadka ah iyo kuwa gaarka ahi waxay saa'id ku yihiin cashuurahaaga caadiga ah, waxay u baahan yihiin ansixinta codbixiye iyo u siin cashuurta qasdiyo gaar ah (sida, cashuuraha boondhiska dugsiga, dayactirka iyo hawlgalinta.) Tan kuma jirto lacagaha laga qaado biyaha oogada, haramaha khatarta ah ama xafididda.

Haddii dakhligaagu yahay **\$30,000 ama kayar**, qayb kamida cashuurtii caadiga ahayd ayaa la dhaafi karaa.

Qaybah Dakhliyada u Qalma

Dakhli	Cashuur Dhaaf
\$30,001 - \$35,000	Caadi <i>La dhaafayo dhammaan cashuuraha dheeraadka ah dhimisna ma laha qiimaha la qiimeeyey.</i>
\$25,001 - \$30,000	Qayb ahaan <i>Laga dhaafayo cashuurtii caadiga ahayd ee \$50,000 ee u horreeya ee qiimaha la qiimeeyey ama 35%, mid kasta oo ka wayn, xadka u badan ee \$70,000 iyo ka dhaafis cashuuraha dheeriga ah oo dhan.</i>
\$25,000 ama kayar	Si buuxda <i>Dhaafista cashuurihi caadiga ahaa \$60,000 ee u horreeya ama 60% ee qiimaha la qiimeeyey, kaasoo ka wayn, iyo ka dhaafis wixii cashuur dheeri ah.</i>

Dib u bixin sannadadii hore

Haddaad u bixisey cashuurihi sannadadaadii hore si khalad ah, il-duuf, ama aanad ka warqabin barnaamijka cashuur dhaafka, waxaad codsan kartaa in laguu celiyo adoo ka buuxinaya codsi lacag celin xafiiskayaga. Waa inaad bixisa caddaymo si aad u muujiso in aad buuxisey dhammaan shuruudihii wakhtiga codsiga sannadii hore – Codsiyo kala gaar ah ayaa la gudbiyaa sannad cashuureed kasta. Codsadayaashu waa inay fayl garaystaan saddex sano gudahood taariikhda cashuurtu waajibtey, lacag u celin la samayn maayo saddex sano wixii ka baxsan.

Su'aalaha Badanka La-iswaydiiyo?

Q. Haddaan gurigayga gado, mulkiilayaasha cusubi ma sii wadi doonaan inay helaan cashuur dhaafka?

Cashuur dhaafku wuxuu sii socon doonaa wakhtiga mulkiyaddaada. Cashuuraha dib ayaa loo xisaabin doonaa la'aanta cashuur dhaafka ee hadhaaga sannadka cashuurta mulkiilaha cusubna waxa lagu soo dallici qaybta cashuuraha ee wakhtiga mulkiyaddiisa.

Q. Cashuur dhaafku ma ii raaci doonaa guri kale?

Haddaad iibiso, wareejiso, ama haddii kale ka barobaxday gurigaaga – waxaad u wareejisan kartaa xaaladda cashuur dhaaf gurigaaga cusub. Fadlan ogow in ay dhici karto inaanad helin cashuur dhaaf in kabadan in u dhiganta hal guri hal sano. Marka cashuur dhaaf loo gudbiyo guri cusub, qiimaha guriga cusub waxa laga dhigidoonaa mid aan isbedelin Jeeniweri 1 ee sannadka isbeddelka. Lacagta laga helo iibka gurigii hore waxay kaa dhigi kartaa inaanad mutaysan codsiga sannadka xiga.

Q. Hadday dhacdo inaan dhinto, lammaanahayga nooli ma sii wadi doonaan inuu helo cashuur dhaafka?

Lammaanahaaga nooli wuxuu sii wadi karaa helista cashuur dhaafka hadduu yahay ugu yaraan **57 jir** buuxiyana shuruudaha laga rabo oo dhan.

Q. Intay qaadanaysaa kahor intaan la ogaysiin in aan u qalmo cashuur dhaafka?

Haddii macluumaadka loo baahan yahay oo dhan la baxsho, waa inay qaadataa qiyaastii **4 – 6 toddobaad** si looga shaqeyyo codsigaaga. Haddii laguu oggolaaday barnaamijka, waxaad heli biilkashuurta oo saxan.

Q. Haddii codsigayga la diido, maxaan samayn karaa?

Haddaad dareento in codsigaaga loo diiday si khalad ah. Wuxaa xaq u leedahay inaad rafcaan u qaadato Guddiga Sinnaanta Degmada King County **206-296-3496**. (Guddida Sinnaantu waa inay helaan rafcaankaaga Julaay 1, ama **60 cisho** gudahood markii diidsta la soo diray, taariikh kastaa ha ka dambaysee.)

Q. Haddaan u baahanahay nuql codsiga ama foomam kale ah, sideen ku heli karaa?

Wuxaa kala xidhiidhi kartaa Xafiiska Qiimaynta Kirada Degmada King **206-296-3920** waxaananu ku siin karnaa foomamka habboon AMA waxaad kasoo guurin kartaa websaaydkayaga www.kingcounty.gov/assessor/forms.

War dheeraada?

Waaxda Qiimaynta	500 Fourth Avenue Seattle, WA 98104-2384
Booqo websaaydkayaga	www.kingcounty.gov/Assessor
limayl noogu soo dir	assessor.info@kingcounty.gov
Su'aalo Guud	206-296-7300
Cashuur Dhaafka Dadka Da'da & Naafada Dib-u-dhigga Dadka Da'da & iyo Naafada	206-296-3920 206-205-5759
La-taliyaha Cashuurta Degamda King	206-205-6330 E-mail: taxadvisor@kingcounty.gov www.kingcounty.gov/property/TaxAdvisor.aspx
Xafiiska Khasnajiga Degamda King	206-296-3850
Guddiga Sinnaanta	206-296-3496